

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE DIVISION**

In re:

PABLO TORRES  
ANGELICA MALAVE  
Debtor(s)

Case No. 11-12084-JHW

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/26/2011.
- 2) The plan was confirmed on 04/13/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 02/06/2014.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,600.00.
- 10) Amount of unsecured claims discharged without payment: \$47,467.79.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,400.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$5,400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$364.49
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,364.49**

Attorney fees paid and disclosed by debtor: \$2,600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE, LP	Unsecured	73.00	371.60	371.60	27.51	0.00
ATLANTIC CARE REGIONAL MED CE	Unsecured	457.00	NA	NA	0.00	0.00
ATLANTIC COASTAL SURGERY CEN	Unsecured	200.00	200.00	200.00	14.80	0.00
ATLANTIC MEDICAL IMAGING	Unsecured	50.00	NA	NA	0.00	0.00
BACK BOWL I, LLC	Unsecured	259.00	283.59	283.59	21.00	0.00
BACK BOWL I, LLC	Unsecured	462.00	493.81	493.81	36.56	0.00
CARRINGTON MORTGAGE SERVICE	Secured	256,172.00	300,531.78	0.00	0.00	0.00
COMMONWEALTH OF PUERTO RICO	Priority	847.35	847.35	847.35	847.35	0.00
DELL FINANCIAL SERVICES, LLC	Unsecured	2,604.00	2,604.80	2,604.80	192.81	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	890.00	889.56	889.56	65.85	0.00
DISH NETWORK	Unsecured	440.00	NA	NA	0.00	0.00
EAST BAY FUNDING, LLC	Unsecured	5,655.00	5,686.38	5,686.38	420.92	0.00
GE CAPITAL RETAIL BANK	Unsecured	145.00	154.74	154.74	11.46	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	1,016.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	4,893.00	NA	NA	0.00	0.00
MIDLAND FUNDING, LLC	Unsecured	3,359.00	3,384.91	3,384.91	250.54	0.00
MIDLAND FUNDING, LLC	Unsecured	NA	13,239.46	13,239.46	980.01	0.00
MIDLAND FUNDING, LLC	Unsecured	374.00	373.71	373.71	27.66	0.00
MIDLAND FUNDING, LLC	Unsecured	13,239.00	NA	NA	0.00	0.00
PREMIER BANKCARD	Unsecured	315.00	362.86	362.86	26.86	0.00
SPRINT CORPORATION	Unsecured	NA	294.82	294.82	21.82	0.00
VANDA, LLC	Unsecured	1,189.00	1,220.71	1,220.71	90.36	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$847.35	\$847.35	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$847.35</b>	<b>\$847.35</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,560.95</b>	<b>\$2,188.16</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,364.49</u>
Disbursements to Creditors	<u>\$3,035.51</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$5,400.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/23/2014

By: /s/ Isabel C. Balboa

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.